

**UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF MISSOURI**

**IN RE:**

**JOSEPH AND ANDREA KYLE**

**CASE NO. 05-62644**

**Debtor(s).**

**OBJECTION TO CLAIM NO. 9  
FILED BY LIBERTY BANK**

**COME NOW** the Debtors by and through their Attorney, Shari K. DeArmon, and for their Objection to Claim No. 9 filed by Liberty Bank state and aver as follows:

1. State that the debtors borrowed certain funds from Liberty Bank in 2003 for which the payment was secured by inventory and business assets of a company called Cast Glance of which debtors have a 75% ownership; that the loan repayment was guaranteed by Small Business Administration; and that the loan was specifically secured at that time by inventory of \$99,458, machinery and equipment of \$35,000, furniture and fixtures of \$5,000 and accounts receivable of \$63,206.

2. Debtors further state that the claim filed by Liberty Bank states that the debt is unsecured, nonpriority claim; however, this debt should be classified as a secured debt and further debtor believes that Liberty Bank has the option of recovering funds from Small Business Administration.

**WHEREFORE**, Debtors pray that the Court deny the claim of Liberty Bank as filed and that the claim be designated as a wholly secured claim.

\_\_\_\_/s/ Shari K. DeArmon\_\_\_\_\_  
SHARI K. DeARMON

Groce and DeArmon  
1705 North Jefferson  
Springfield, Missouri 65803  
417/862-3706  
Attorney for Debtor(s)  
Missouri Bar No. 36321

**CERTIFICATE OF SERVICE**

Shari K. DeArmon does hereby certify that a copy of the foregoing document was served electronically upon Richard Fink, Chapter 13 Trustee on this 9<sup>th</sup> day of November, 2005, and was forwarded by U.S. Mail to any and all appropriate parties.

\_\_\_\_/s/ Shari K. DeArmon\_\_\_\_\_  
SHARI K. DeARMON

**NOTICE TO TIME TO RESPOND**

Please be notified that the above Objection to Proof of Claim will be sustained subject to hearing upon written response within thirty days from this date. If no written response is filed to the objection within the deadline, an Order will be entered and the claim will be disallowed as filed and the claim will be designated as a wholly secured claim.

/s/ Shari K. DeArmon